

Application number: 09/923,311

Art Unit: 1762

Applicant: Khai Hee Kwan

Examiner: Alain L Bashore.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

whereby said utility account is one of the water, electricity, gas or data services account maintained by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

32. (Previously Presented) A method according to claim 31 wherein the payment amount is in the form of monetary units or utility units and exchangeable.

33. (Previously Presented) A method according to claim 31 wherein said utility account includes netting the amount received against actual utility charges.

34. (Previously Presented) A method according to claim 31 whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

35. (Previously Presented) A method according to claim 31 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

36. (Previously Presented) A method according to claim 31 further includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

37. (Currently Amended) A computer system for conducting payment over a network by crediting and debiting utility accounts comprising:

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at least an utility service computer wherein memory is adapted to run a computer program implementing the steps comprising;

receiving a request for a payment amount from an identifiable payer for an identifiable payee;

confirming said request and verifying payer's account identifier, authorization data and payee's account identifier;

if said request is approved, crediting payee's utility account and debiting payer's utility account respectively with the said payment amount;

whereby said utility account is one of the water, electricity, gas or data services account maintained by utility service provider and linked to at least one account identifier; and

whereby said payment is without using a credit card.

38. (Previously Presented) A computer system according to claim 37 wherein the payment amount is in the form of monetary units or utility units and exchangeable.

39. (Previously Presented) A computer system according to claim 37 wherein said utility account includes netting the amount received against actual utility charges.

40. (Previously Presented) A computer system according to claim 37 whereby receiving a request is over a first network and confirming said request is over a second network different to the first network.

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41. (Previously Presented) A computer system according to claim 37 whereby the payer's and payee's utility accounts includes sub-accounts linked to said utility accounts respectively by account identifier.

42. (Previously Presented) A computer system according to claim 37 wherein the steps operating in memory includes the step of extending at least one utility provider's main processor for establishing sub-accounts for payer and payee.

43. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 31.

44. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 32.

45. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 33.

46. (NEW) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 34.

47. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 35.

48. (Previously Presented) Computer executable software code stored on a computer readable storage medium implementing the method of Claim 36.



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